University Health Insurance Plan
Everything you need to know about UHIP for Academic Year 2021 - 2022

What is UHIP
- It is an affordable health insurance plan if you’ve come from outside Canada to study or work at an Ontario University.
- It pays for the cost of many health services and medical treatments.
- It is required for all international students, employees and their dependents who are not covered by the provincial health insurance plan (OHIP).
- UHIP coverage is through Sun Life.

How does UHIP Work
Consultation with a Doctor
- Preferred Provider Network (PPN) – doctors who are part of the PPN will bill UHIP directly. You do not have to pay the doctor's fee.
- If you go to a clinic that is NOT part of the PPN, you pay for the doctor's fee then submit a claim to Sun Life.

Hospital Visit
- Proceed to the hospital in cases of emergency only as the wait times can be long.
- Print a copy of your UHIP card and submit this upon arriving at the hospital.
- The hospital will bill Sun Life directly.

Medical Exams Required by a Doctor
- These are covered by UHIP if required by a doctor. There are medical labs in the PPN where you do not have to pay for the laboratory fee.

Here is a link to the Preferred Provider Network (PPN):

UHIP Fees 09/2021 to 08/2022

<table>
<thead>
<tr>
<th></th>
<th>For Students &amp; Staff</th>
<th>For Dependents</th>
</tr>
</thead>
<tbody>
<tr>
<td>$ 63 per month</td>
<td>$ 63 per month</td>
<td>$ 63 per month for one dependent</td>
</tr>
<tr>
<td>$ 252 per term</td>
<td>$ 126 per month for two or more dependents</td>
<td></td>
</tr>
<tr>
<td>$ 756 per year</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

For current students - fees are automatically added to the tuition account.
For dependents of current students – fees are added to the tuition account once the student applies for dependent UHIP.
For Staff – payment is by money order.
UHIP Coverage

UHIP is different from the Student Health and Dental Plan (USC or SOGS)

Example of plan differences

<table>
<thead>
<tr>
<th>Coverage for Medical Service</th>
<th>UHIP</th>
<th>Student Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td>Doctor’s fees, medical exams required by doctors, hospital services</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>Prescription medicines, dental services, physiotherapist, massage</td>
<td>No</td>
<td>Yes</td>
</tr>
</tbody>
</table>

For coverage information, visit the plan websites:

<table>
<thead>
<tr>
<th>Plan</th>
<th>UHIP (For International Students)</th>
<th>USC (For Undergraduate Students)</th>
<th>SOGS (For Graduate Students)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Western Contact</td>
<td><a href="mailto:dostia@uwo.ca">dostia@uwo.ca</a></td>
<td><a href="mailto:nina.joyce@westernusc.ca">nina.joyce@westernusc.ca</a></td>
<td><a href="mailto:sogs@uwo.ca">sogs@uwo.ca</a></td>
</tr>
</tbody>
</table>

For UHIP, you can also call Sun Life at 1 866 500 8447 for coverage inquiry. Or refer to the booklet found at **UHIP Booklet**

FAQ

Frequently Asked Questions about Coverage

1. UHIP **does not** pay for prescription medicines, dental services, massage.
2. The cost of HPV vaccine is not covered by UHIP. The doctor’s fee to administer the vaccine is covered.
3. Eye exam once a year is covered ONLY if 19 years old and younger or 65 years of age and older.
4. Eye exam once a year is covered for those 20 – 64 years old ONLY if there is an underlying medical condition. See [https://uhip.ca/Enrollment/PlanDetails](https://uhip.ca/Enrollment/PlanDetails) for a list of the conditions.
5. For information on how to submit a claim, visit [Make a Claim](https://uhip.ca/Enrollment/PlanDetails)
6. UHIP has minimal coverage when travelling outside of Canada. It is strongly recommended to obtain another travel coverage. The Student Health Plans and the Western employee benefits include additional travel coverage.

UHIP for Dependents

- Dependents are your wife/husband/partner and/or children.
- They are **NOT** automatically enrolled in UHIP.
- You must enroll them within 30 days of their arrival in Canada.
- To enroll your dependents:
  - send an email to dostia@uwo.ca
  - attach a copy of their Work/Visitor Permit or passport page
  - attach a copy of proof of arrival date such as plane ticket
  - send the copies as attachment to the email, pages right side up

**A late fee of $ 500 will apply for dependents enrolled after 30 days of their arrival date.**
**UHIP Card**

SLF or Sun Life has emailed your UHIP card to your Western email address (@uwo.ca). In your Western email inbox, go to the Search box and type in “UHIP”.

**UHIP Number**

<table>
<thead>
<tr>
<th>For students and staff</th>
<th>For dependents</th>
</tr>
</thead>
<tbody>
<tr>
<td>Letters WO + Western ID number</td>
<td>Letters DP + Western ID number</td>
</tr>
<tr>
<td>Example: WO25xxxxxxx</td>
<td>Example: DP25xxxxxxx</td>
</tr>
</tbody>
</table>

Exception: Dependents under 16 years old may be included on the WO number if Only one parent is in Canada.

**Claims**

For information on how to submit a claim, visit [Make a Claim](#).

Be sure to use the correct UHIP number otherwise, the claim may be denied.
- If submitting a claim for the student or staff, use your own UHIP number.
- If submitting a claim for your dependent, use their UHIP number.

**Exemption**

You can be exempted from UHIP if you meet ONE of these requirements.

1. You have OHIP or IFHP coverage
2. You have diplomatic status in Canada
3. You are covered under a plan that was pre-approved for exemption (see list at [https://uhip.ca/Enrollment/Index#toc10](https://uhip.ca/Enrollment/Index#toc10))
4. Your government is paying for your education, living expenses and health care policy while in Canada

If you meet ONE of the requirements send an email to dostia@uwo.ca. Attach the required document that applies for you. Send them as an attachment to the email, pages right side up. DO NOT paste in the body of the email.

**Required documents:**

- copy of your OHIP or IFHP Notice/card
- proof of coverage stating your name, name of insurance plan and company, start and end dates of coverage
- specific plan policy details that includes what is covered, deductibles, exclusions

The **DEADLINE to apply for exemption is October 15, 2021.**

**Opting Out**

You can opt out of UHIP if you are taking online classes only AND you are not in Canada.

For students of Brescia, Huron and King’s: contact your respective Colleges to opt out.

For Main Campus students, click on the link for your program to opt out.

Undergraduate students: [UHIP for September 2021 to August 2022](#)

Graduate students: [UHIP for 2021 Fall Term for Graduate Students](#)

For Ivey students: Make sure you are not logged in to any other Western network (like Ivey, OWL, others) when you access the link. Use your full Western email address (@uwo.ca) to sign in.

The **DEADLINE for opting out is September 30, 2021.**
Clinics and Hospitals in London, Ontario

It is highly recommended to proceed to the hospital for emergency cases only. Otherwise please visit one of the Clinics below.

Preferred Provider Network (PPN)
UHIP members do not have to pay for the doctor’s visit. The clinics will bill Sun Life directly.
To look up Preferred Providers, visit https://www.sunlife.ca/studenthealth/uhip

1. **Student Health Services Clinic** - for students only (will not accept family members)
   Location Room 11 UCC, phone number 519-661-3030

2. **MyDoctor Now**
   279 Wharncliffe Road North, Suite 024, London, ON N6H 2C2
   Phone: (888)-230-0761

3. **AMG London**
   Clinic # 1: 230 Victoria Street, Suite 116A, London, ON N6A 2C2
   Clinic # 2: 1807 Wonderland Road N., Suite 203, London, ON, N6G 5C2
   Phone: 1-877-718-2196

4. **Enhanced Care Medical Clinic** (this is a telemedicine clinic)
   1-931 Oxford Street East
   London, ON N5Y 3K1

WALK-IN CLINIC INFORMATION SHEET
Most clinics are not allowing walk-in patients. Call the clinic before you leaving your home.
UHIP members pay the doctor’s fees then submit a claim to Sun Life for reimbursement

- To submit a claim, visit http://uhip.ca/Claim/Index .
- For a list of allowed expenses, visit http://uhip.ca/Enrollment/PlanDetails or call Sunlife at 1-866-500-8447
- For clinic hours please call the clinic or look up their website.

**CENTRAL LONDON**

<table>
<thead>
<tr>
<th>Oxford Medical Walk-In Clinic</th>
<th>Wharncliffe Walk-In Clinic</th>
</tr>
</thead>
<tbody>
<tr>
<td>140 Oxford Street East, Suite 102</td>
<td>240 Wharncliffe Road North, Suite 201</td>
</tr>
<tr>
<td>Phone: (519) 433-4999</td>
<td>Phone: (519) 435-0111</td>
</tr>
<tr>
<td>Website: Oxford Walkin Clinic</td>
<td>Website: <a href="http://www.wharncliffewalkin.com">www.wharncliffewalkin.com</a></td>
</tr>
<tr>
<td>Fee: $ 40 cash or debit only</td>
<td>Fee: $ 40 cash or debit only</td>
</tr>
<tr>
<td>MUST bring printed copy of UHIP card</td>
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**SOUTH LONDON**

<table>
<thead>
<tr>
<th>The Doctors Walk-In Medical Clinic</th>
<th>South London Urgent Care Centre</th>
</tr>
</thead>
<tbody>
<tr>
<td>641 Commissioners Road East</td>
<td>595 Bradley Avenue</td>
</tr>
<tr>
<td>Phone: (519) 686-8585</td>
<td>Phone: (519) 681-8300</td>
</tr>
<tr>
<td>Website: <a href="http://www.doctorswalkinmedicalclinic.ca">www.doctorswalkinmedicalclinic.ca</a></td>
<td>Website: <a href="http://www.southwesthealthline.ca">www.southwesthealthline.ca</a></td>
</tr>
<tr>
<td>Fee: Present UHIP Card</td>
<td>Fee: $ 40 cash only</td>
</tr>
<tr>
<td>Phone consultation only</td>
<td>Call ahead for an appointment</td>
</tr>
</tbody>
</table>

Updated August 2021
**NORTH LONDON**

<table>
<thead>
<tr>
<th><strong>Clinicare Walk-In Clinic</strong></th>
<th><strong>Adelaide Huron Medical Centre</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>1121 Adelaide Street North</td>
<td>1080 Adelaide Street North, Unit 5</td>
</tr>
<tr>
<td>Phone: (519) 471-1800</td>
<td>Phone: (226) 663-6605</td>
</tr>
</tbody>
</table>
| Website: [www.clinicareclinic.com](http://www.clinicareclinic.com) | Fee: $ 50 
Starts with phone consultation; appointments only if necessary |
| Fee: $ 80                   | Phone consultation only          |

**ARE YOU LOOKING FOR A FAMILY PHYSICIAN?**
The College of Physicians & Surgeons of Ontario offers a database of family doctors accepting new patients. This database is: [https://www.ontario.ca/page/find-family-doctor-or-nurse-practitioner](https://www.ontario.ca/page/find-family-doctor-or-nurse-practitioner)

**DO YOU HAVE HEALTH CONCERNS ABOUT CHILDREN?**
In cases of emergency always go to the nearest hospital with your child. In non-emergency situations, there is a children’s after hours clinic as well as several other general walk-in clinics available in the City of London.

- **Children’s After Hours Clinic**
  - 1653 Richmond Street
  - Phone: (519) 850-3800
  - Phone appointments only
  - Fee: $ 100 debit or credit
  - Website: [www.thechildrensafterhoursclinic.ca](http://www.thechildrensafterhoursclinic.ca)

**ARE YOU PREGNANT, BUT HAVE NO FAMILY DOCTOR?**
**Women’s Health Care Clinic**
London Health Sciences Centre, Victoria Hospital
Call for appointment: (519) 685-8204

**HOSPITALS**
It is highly recommended to proceed to the hospital for emergency cases only. Otherwise please visit a Preferred Provider or one of the Walk In Clinics above.

<table>
<thead>
<tr>
<th><strong>St. Joseph’s Urgent Care</strong></th>
<th><strong>University Hospital</strong></th>
<th><strong>Victoria Hospital</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>268 Grosvenor Street – Entrance 2</td>
<td>339 Windermere Road</td>
<td>800 Commissioners Road East</td>
</tr>
<tr>
<td>Phone: (519) 646-6100</td>
<td>Phone: (519) 685-8500</td>
<td>Phone: (519) 685-8500</td>
</tr>
<tr>
<td>Fee: MUST bring printed copy of UHIP card</td>
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Updated August 2021
There are three Student Health Insurance plans available to students at Western. Each plan caters to a specific student group and coverage between plans are different.

**USC Undergrad Student Health/Dental Plan**
- This is the health plan for undergrad students and Ivey MBA program
- Administered by the University Student's Council (USC)

**SOGS Graduate Student Health/Dental Plan**
- This is the health plan for graduate students
- Administered by the Society of Graduate Students (SOGS)

**UHIP or University Health Insurance Plan**
- This is a plan for international students only
- Administered by Western Human Resources
- International students can have both UHIP and USC or UHIP and SOGS together as they are different plans
- Canadians or Permanent Residents are not considered international students and are not automatically covered for UHIP

**Plan Coverage**
USC and SOGS Student Health/Dental Plans are similar plans that cater to different student groups. UHIP is different from both of these plans.

Examples of plan coverage differences

<table>
<thead>
<tr>
<th>Medical Service</th>
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<tbody>
<tr>
<td>Prescription medicines, physiotherapist, massage</td>
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<td>Dental services</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>Doctor's fees, medical exams required by doctors, hospital services</td>
<td>No</td>
<td>Yes</td>
</tr>
<tr>
<td>Pregnancy and child delivery</td>
<td>No</td>
<td>Yes</td>
</tr>
</tbody>
</table>

**Plan Websites and Contact Information**

<table>
<thead>
<tr>
<th>Plan</th>
<th>USC</th>
<th>SOGS</th>
<th>UHIP</th>
</tr>
</thead>
<tbody>
<tr>
<td>Coverage Info</td>
<td><a href="http://www.purplecare.ca">www.purplecare.ca</a></td>
<td><a href="http://www.studentcare.ca">www.studentcare.ca</a></td>
<td><a href="http://www.uhip.ca">www.uhip.ca</a></td>
</tr>
<tr>
<td>Western Contact</td>
<td><a href="mailto:nina.joyce@westernuscc.ca">nina.joyce@westernuscc.ca</a></td>
<td><a href="mailto:sog@uwo.ca">sog@uwo.ca</a></td>
<td><a href="mailto:dostia@uwo.ca">dostia@uwo.ca</a></td>
</tr>
<tr>
<td>Phone Number</td>
<td>Email is preferred</td>
<td>(519) 661 3394</td>
<td>(519) 661 2111 extension 85536</td>
</tr>
</tbody>
</table>